

Exhibit D



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Legal Notice

LEGAL NOTICES

The following legal notices are mandated by the state or jurisdiction indicated.

NOTICE TO CALIFORNIA AND MASSACHUSETTS APPLICANTS AND INSURED:

The following insurance companies are member companies of American International Group, Inc. ("AIG"). You are provided with the following information pursuant to Secs. 702 and 703.1 of the California Insurance Code, as amended, and Massachusetts Division of Insurance Bulletin 2001-02:

Insurance Company Name	Domicile	Address of Principal Place of Business	NAIC No.	Jurisdictions in which Insurance Business Transacted
AIG LIFE INSURANCE COMPANY	DE	One ALICO Plaza 600 King Street Wilmington, DE 19801	66842	All U.S. states. DC and PR except NY.
AIU INSURANCE COMPANY	NY	70 Pine Street New York, NY 10270	19399	All U.S. states & DC except HI, WY.
AMERICAN INTERNATIONAL INSURANCE COMPANY	NY	505 Carr Road Wilmington, DE 19809	32220	All states & DC except CA, KS, ME, NJ, NC, OH, OR, TN, VT, VA, WY.
AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC.	CA	777 South Figueroa Street Los Angeles, CA 90017	43761	CA.
AMERICAN INTERNATIONAL INSURANCE COMPANY OF DELAWARE	DE	505 Carr Road Wilmington, DE 19809	44245	DE.
AMERICAN INTERNATIONAL INSURANCE COMPANY OF NEW JERSEY	NJ	830 Bear Tavern Drive West Trenton, NJ 08628	10710	NJ.

AMERICAN INTERNATIONAL LIFE ASSURANCE COMPANY OF NEW YORK	NY	80 Pine Street New York, NY 10005	60607	All U.S. states, DC, American Samoa, Guam and U.S. Virgin Islands except AZ, CT, MD.
AMERICAN INTERNATIONAL PACIFIC INSURANCE COMPANY	CO	70 Pine Street New York, NY 10270	23795	AK, CO, CT, DC, DE, IA, ME, MD, MA, MS, MT, NE, NH, ND, OK, OR, RI, SC, SD, UT, VT, WA, WV, WY only.
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	PA	The Rotunda 4201 Congress Street, S455 Charlotte, NC 28202	40258	All U.S. states & DC except AL, CA, ME, MA, MN, NJ, NY, VT.
AMERICAN INTERNATIONAL SPECIALTY LINES INSURANCE COMPANY	AK	70 Pine Street New York, NY 10270	26883	AK only. Eligible as "surplus lines" insurer in all U.S. states & DC except NJ.
AMERICAN HOME ASSURANCE COMPANY	NY	70 Pine Street New York, NY 10270	19380	All U.S. states & DC.
BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	PA	70 Pine Street New York, NY 10270	19402	All U.S. states & DC except HI.
COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	70 Pine Street New York, NY 10270	19410	All U.S. states & DC.
DELAWARE AMERICAN LIFE INSURANCE COMPANY	DE	One ALICO Plaza 600 King Street Wilmington, DE 19801	62634	All U.S. states, DC, American Samoa, Guam and U.S. Virgin Islands except MN, MO, NH, NC, NY.
GRANITE STATE INSURANCE COMPANY	PA	70 Pine Street New York, NY 10270	23809	All U.S. states & DC.
ILLINOIS NATIONAL INSURANCE CO.	IL	500 West Madison Street Chicago, IL 60661	23817	All U.S. states & DC except AR, CA, NC, VA. Eligible as "surplus lines" insurer in MS.
THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	PA	70 Pine Street New York, NY 10270	19429	All U.S. states & DC.

LANDMARK INSURANCE COMPANY	CA	200 State Street Boston, MA 02109	35637	AZ, CA, CO, HI, KS, MA, NV, NY, OR, WA only. Eligible as "surplus lines" insurer in AL, AK, DC, DE, FL, GA, ID, IL, IN, IA, KY, LA, MD, MN, MO, MT, NE, NJ, NM, NC, ND, OH, OK, PA, RI, SD, TN, TX, UT, VT, VA, WV, WI, WY.
LEXINGTON INSURANCE COMPANY	DE	200 State Street Boston, MA 02109	19437	DE only. Eligible as "surplus lines" insurer in all U.S. states & DC.
MINNESOTA INSURANCE COMPANY	MN	10225 Yellow Circle Drive Minnetonka, MN 55343	25232	MN, SD, TX, WI only.
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, Pa.	PA	70 Pine Street New York, NY 10270	19445	All U.S. states & DC.
NEW HAMPSHIRE INSURANCE COMPANY	PA	70 Pine Street New York, NY 10270	23841	All U.S. states & DC except ME.
STARR EXCESS LIABILITY INSURANCE COMPANY LTD.	DE	70 Pine Street New York, NY 10270	10932	DE only. Eligible as "surplus lines" insurer in AZ, CA, CO, ID, IN, IA, KS, KY, MD, MA, MS, MT, NJ, NY, NC, ND, OH, SC, TN, TX, VA, WI, WY.

The listing of an insurance company in this notice shall not constitute a representation or guaranty that (1) insurance coverage will be provided to you by a member company of AIG, or (2) that any particular member company of AIG is authorized to offer in a state a particular type of insurance product or coverage. Products and coverages may not be available in all states or outside the U.S. The listing is provided for informational purposes only, as required by the regulatory authority cited.

"Jurisdictions in which Insurance Business Transacted" means that, unless indicated otherwise, the insurance company maintains a certificate of authority, which has been issued by the relevant insurance regulatory authorities, to transact insurance business in the jurisdiction(s) listed. If the insurance company only transacts insurance business in a jurisdiction as an eligible "surplus lines" insurer, the insurance company does not maintain such a certificate of authority in that jurisdiction.

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